

ARCH SUPPORT

Issue 168

February 2026

From The Desk Of The Chancellor...

I looked back at the last newsletter and when it was published we were moving into Advent and somehow, we are now in Lent. It has certainly been a cold few months since November and we all long for spring to arrive quickly.

Meanwhile, televisions have been set to follow the Olympics, and March madness is coming quickly. Many parish buildings and parking lots have an aroma of fried fish these days and the hunt for the best menu is underway. Parish missions, Stations of the Cross, and other Lent events fill parish calendars. Parish and school budgets are being prepared, and the new payroll system is about to go live. In all that is going on, are you able to give personal attention to Lent?

Lent of course calls us to prayer, fasting and alms giving. While all three are good ways to nurture our faith, I picked on one that often gets misunderstood with the hope it might give you (and me) some new opportunity to keep Lent holy. Let's look at fasting. St. Xavier staff recently had a retreat day focused on this theme and many people found it helpful.

Fasting is not about punishment; it is about clearance. When we feast, we are full and satisfied. When we fast, we intentionally create an "empty space" within ourselves. Take a few minutes now to reflect on the following ways of fasting.

1. Fasting from "Noise" (Mental Fasting)

In a world of constant notification, silence is a radical Lenten discipline.

- **The Digital Fast:** Choose one hour before bed or the first hour of the morning to keep all screens off. Use that time for silence or prayer and to read scripture.
- **The "Opinion" Fast:** Fast from the need to have an opinion on everything. Practice listening without the urge to comment, judge, or post.
- **The Car Silence:** Drive to work or the store in total silence. No radio, no podcasts—just the "sound of silence."

2. Fasting from "Self" (Relational Fasting)

Lent is an opportunity to break habits that harm our community and our own peace.

- **The Fast from Complaint:** Whenever you feel a complaint rising, replace it with a silent prayer for the person or situation involved.
- **The Fast from Comparison:** Notice when you are "measuring" your life against others (especially on social media). Intentionally look away and name one thing you are grateful for in your own life.
- **The Fast from Hurrying:** Intentionally move slower. Allow someone to go ahead of you in line; drive in the slow lane; take time to look people in the eye when they speak.

3. Fasting for "Justice"

Working for justice and serving others is the "true fast" when it involves giving to others.

Article continued on next page.

- **The "Difference" Fast:** Calculate the money you save by skipping a luxury (like a daily coffee or a streaming service) and donate that exact amount to a local food pantry at the end of each week.
- **The Closet Fast:** For every new item of clothing you wear during Lent, identify one item in your closet to give away to someone in need.
- **The "Empty Chair" Fast:** Fast from the comfort of your usual social circle. Make an effort to reach out to someone you don't know. Perhaps someone who is lonely, grieving, or "on the margins" of your workplace or community.

I hope these small ideas get you started on fasting this Lent. It is never too late to start.

One more message before I end. These recent weeks have surfaced some new hero's for me. I'd like to give shout out to...

Our Catholic Cemetery Workers. When many of our staff can stay home or work indoors, they cannot. They provide an enormous and humble service. We appreciate them.

Those who run Payroll. While most folks could take large amounts of time off over the recent holiday, one or more persons in most locations had to work to make sure we all got paid, insurance benefits got set up right, and the new year was ready. We are grateful.

For our Maintenance Staff. These workers often go unnoticed until there is snow to be shoveled, ice melt to spread, heat to be restored, or a leaking pipe to be fixed. We noticed you a lot these past few weeks and are glad you were there.

Have blessed Lent everyone. Stay well, and let's continue to pray for one another.



REAL ESTATE TRANSACTIONS

In the past, the Archdiocese of Louisville has received correspondence from utility Right of Way Administrators from various local utility companies, (LG&E, Louisville Water, MSD, AT&T, Etc.) who present documentation requesting the granting of an easement or right of way for the utility, through or on a parish property. These easements typically are comprised of thousands of square feet of real estate. Easements are long term, permanent encumbrances to the owner of the real estate. They can't be revoked, withdrawn or taken back by the property owner for any reason once assigned to a utility company. The only way the property owner will ever receive an easement back from a utility company, is if the utility company chooses to abandon the easement. As well, this completely restricts that portion of the owner's property from ever having a permanent structure built on the easement.

Fortunately, most Right of Way Administrators for the local utility companies, have prepared so many transactions and easements over Archdiocesan properties, when one crosses their desk, they know to contact the Archdiocese directly. On some occasions, however, the Grant of Easement document, which is a legally binding contract designating a specific piece of real estate to the utility company for their use, has been signed by one of our Parish Administrators. A Grant of Easement on one of our properties is considered a Real Estate Transaction. According to the August 2016 Financial Policy and Procedures Manual on Real Estate Transactions, The Archbishop must approve and sign all real estate transactions.

As a reminder, here is the policy statement from page 69 of the current **Financial Policies and Procedures** manual, **Revised, August 1, 2020**:

REAL ESTATE TRANSACTIONS – RENTAL/PURCHASE

The Archbishop must approve and sign all real estate transactions. These include but are not limited to:

- All contracts for the purchase or sale of property;
- Deeds of transfer of property;
- Granting of easements or leases of parish or school property;
- All contracts by the parish or school to purchase or lease property or equipment to or from third parties;
- All Real Estate Company Listing Agreements;

Before being approved and signed by the Archbishop, or his designee, all contracts and deeds must be submitted to the Chief Financial Officer and Director of Facilities for review.

The Archdiocese Finance Office and Office of Facilities Management will assist in developing agreements or renewals as needed. The Archbishop's advisors will assist with legal counsel in this regard. Copies of each agreement and renewals should be on file at the Pastoral Center.

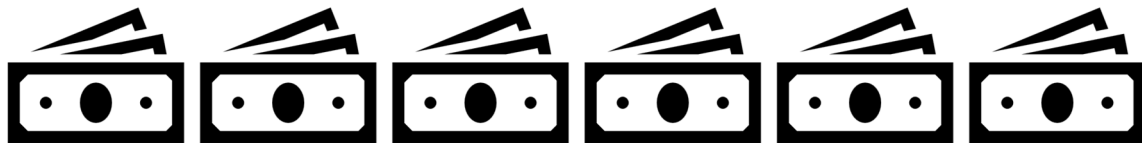
Two sample leases are available in the Appendix – Facilities and Property Forms/Agreements.

These are sample forms to be filled in, to the best of the parish's ability, and submitted to the Chief Financial Officer and Director of Facilities for tailoring to the parish's specific need.

If you have any Archdiocesan Real Estate questions, please contact Bill Zoeller, Director of Facilities, by phone, (502) 585-3291 or by e-mail at bzoeller@archlou.org

Mileage Rate:

Effective January 1, 2026, the Archdiocese of Louisville reimbursement rate for business related travel will increase from 70 cents to a new rate of 72.5 cents. Please be sure to change your mileage reimbursement rate forms to reflect this change for all mileage incurred as of January 1, 2026. Moving forward, the Archdiocese of Louisville will follow the IRS scheduled mileage changes as they occur.



401K Contribution Limits for 2026

IRS announces 2026 401k contribution limits will increase from 2025. Catch-Up Contribution limits for those ages 50 and older will also increase. Starting in 2025, a higher catch-up contribution limit applied for employees aged 60, 61, 62 and 63. The 2026 higher catch-up amount will remain the same from 2025.

Elective Salary Deferral limits are:

- Maximum 401k Elective Salary Deferral \$24,500
- Catch-Up Contribution (age 50 or over) \$8,000
- Catch-Up Contribution (age 60, 61, 62 and 63) \$11,250

Please make sure your employees are aware. Paycheck Contribution Election forms can be found on the Empower Plan Service Center under Participants and Employee forms. plan.empower-retirement.com



2025 FLEXIBLE SPENDING ACCOUNT REIMBURSEMENTS

Please remind your participating employees that in order to be reimbursed from the 2025 Health Care and Dependent Care Accounts, expenses must be incurred by December 31, 2025 and requests must be received by AIM (attention: Kelly Lohman) by March 31, 2026. After December 31, the remaining 2025 claims must be made by a paper claim form. You may fax your claim and receipts to (502) 426-6569. If you have a scanner and e-mail, you may send your claim and receipts to claim@aimadministrator.com. Please refer to your 2025 Archdiocese of Louisville Summary Plan Description for more information.

From the Finance Office – Parish Business Office Information - Positive Pay

In the past year two Archdiocese of Louisville parishes have had fraudulent activity occur regarding checks and account information being compromised. For businesses and parishes alike, payment fraud attempts seem to be happening more frequently, but financial losses don't have to be. Your bank likely offers services that help minimize the threat of fraud associated with these transactions. **The option is called POSITIVE PAY** and can be used for both printed checks and/or ACH transactions. **If you do not currently utilize positive pay services on your account(s), please reach out to your local bank for additional information.**

Check Positive Pay is one of the best tools available for detecting fraudulent or altered checks presented for payment against your account. It can be used by itself or in combination with ACH Positive Pay. Whenever checks are presented for payment, your bank will compare them to check details you provide. You can provide them either by uploading an issued check file loaded from PSA, or by adding information manually online. In the review process, if the bank identifies any variances in check numbers, dollar amounts, or payee names (i.e., the person or business the check is issued to), the bank will present those items to you as "exceptions" for a pay or return decision.

In general – here is how Check Positive Pay works:

- **Issue Checks:** You write checks as usual.
- **Transmit Data:** You upload a file to your bank with details of issued checks (number, amount, payee).*
- **Bank Verifies:** As checks are presented for payment, the bank compares them to your data.
- **Exception Reporting:** Mismatched items (exceptions) are flagged and sent to you online.
- **Decision:** You review images and decide to pay or return the item.

* *You can also opt to review all checks online at your bank daily and release them daily (all non-bank holidays.)*

ACH Positive Pay can help protect your accounts from fraudulent activity by monitoring for anyone attempting to withdraw funds without your authorization. You can use the service by itself or in combination with Check Positive Pay. Primarily a tool to detect discrepancies in ACH payment transactions, it can also be used to review ACH deposit activity. Except for ACH transactions you have already reviewed and specifically authorized, all other ACH transactions will be presented to you for a pay or return decision. Once you select to pay an item, the payment information can be added to your database of pre-authorized transactions.

ACH Positive Pay works a bit differently:

- **Setup & Rules:** You work with your bank to establish specific parameters for allowed ACH debits (and sometimes credits).
 - **Approved Senders:** List companies that are allowed to pull funds.
 - **Amount Limits:** Set maximum amounts for certain vendors.
 - **Transaction Types:** Specify if certain debits are always okay.
 - **ACH Block:** You can apply a blanket block, stopping all ACH debits and only allowing specific ones through.
- **Monitoring & Alerting:** When an ACH debit comes in, the bank's system compares it to your established rules.
 - If it matches, it posts as normal.
 - If it doesn't match (it's an "exception"), the bank sends you an alert.
- **Decision Time (Pay or Return):** You log into your bank's online portal to review the exceptions.
 - **Pay:** Authorize the transaction to proceed.
 - **Return:** Reject the transaction, sending it back to the originator.
 - **Default Action:** If you don't act by the deadline, the system typically defaults to returning the transaction.

NOTE: Exception items left unresolved by the daily cutoff time (determined by your bank) will automatically be returned, as described in your parish's Check and ACH Positive Pay Service Agreement.

It is very important to establish a routine of checking the status of your checks and ACH payments, and to have a back-up person to monitor these in your absence.



Join us for a live webinar

Introduction to tax planning

Empower education series

Key takeaways

Join us for a live webinar to discuss:

- ✓ Understanding types of taxes
- ✓ Tax filing information and forms
- ✓ Tax minimization strategies
- ✓ Methods of and common tax filing errors



Sessions are available throughout the month.

Register today. Use the link below or the QR code to sign up for the session that best fits your schedule.

learningfromempower.com »



Closed captioning (CC) is available for all sessions. Ofrecemos sesiones de educación en español.

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WE ARE ROLLING OUT THE RED CARPET TO WELCOME.....

Mary Catherine Kinslow – Reporter – The Record



2026 Holiday Schedule

Listed below are the Official Holidays for the 2026 Calendar Year. Please mark your calendars accordingly:

Good Friday	Friday, April 3
Easter Monday	Monday, April 6
Memorial Day	Monday, May 25
Juneteenth	Friday, June 19
Independence Day	Friday, July 3 (July 4 holiday)
Labor Day	Monday, September 7
Thanksgiving Day	Thursday, November 26
Day after Thanksgiving	Friday, November 27
Christmas and New Year Holidays	Thursday, December 24 through Friday, January 1, 2027
Return to work	Monday, January 4, 2027



2026 Parish Mailing Dates

March 13
March 27
April 24
May 15
May 29
June 12
June 26
July 10
July 24
August 7
August 21
September 11
September 25
October 9
October 23
November 6
November 20
December 11

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- Click on “About the Archdiocese.”
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